

TRANSAMERICA LIFE INSURANCE COMPANY - NAIC 86231**LTC Individual - Comprehensive - Tax Qualified**

Policy Form: TLC 1-FP (CA) 0510

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

Maximum Policy Benefit Amounts = In year(s).									
1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
YES	YES	YES	YES	YES	YES				Notes: Benefit periods greater than 6 years not available.

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.								Company Notes
Minimum	Maximum	Increment	Day	Week	Month	Other		
\$50	\$400	\$10	YES					Notes: None reported by company.

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.							Company Notes
100%	90%	80%	75%	70%	Other		
YES							Notes: None reported by company.

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.									Company Notes
100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	
YES									Notes: None reported by company.

Elimination Period = In days.									
0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
YES		YES	YES	YES		YES			Notes: 180 day elim.

Inflation Protection					Company Notes
5% Compound	5% Simple	Guaranteed Purchase Option	Other		
YES	YES				Notes: 3% Compound, 5% Step Rated Compound

Waiver of Premium
Included.

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Long Term Care Insurance Rates

LTC Individual - Comprehensive - Tax Qualified

30 Day Elimination Period**90 Day Elimination Period**

ISSUE AGE	30 Day Elimination Period				90 Day Elimination Period			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$1,901	\$0	\$0	\$473	\$1,617	\$0	\$0
55	\$0	\$2,074	\$0	\$0	\$569	\$1,765	\$0	\$0
60	\$0	\$2,547	\$0	\$0	\$788	\$2,167	\$0	\$0
65	\$0	\$3,227	\$0	\$0	\$1,174	\$2,746	\$0	\$0
70	\$0	\$4,208	\$0	\$0	\$1,865	\$3,582	\$0	\$0
75	\$0	\$6,109	\$0	\$0	\$3,170	\$5,199	\$0	\$0
80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Customer Service Telephone Number:

1-800-338-0257